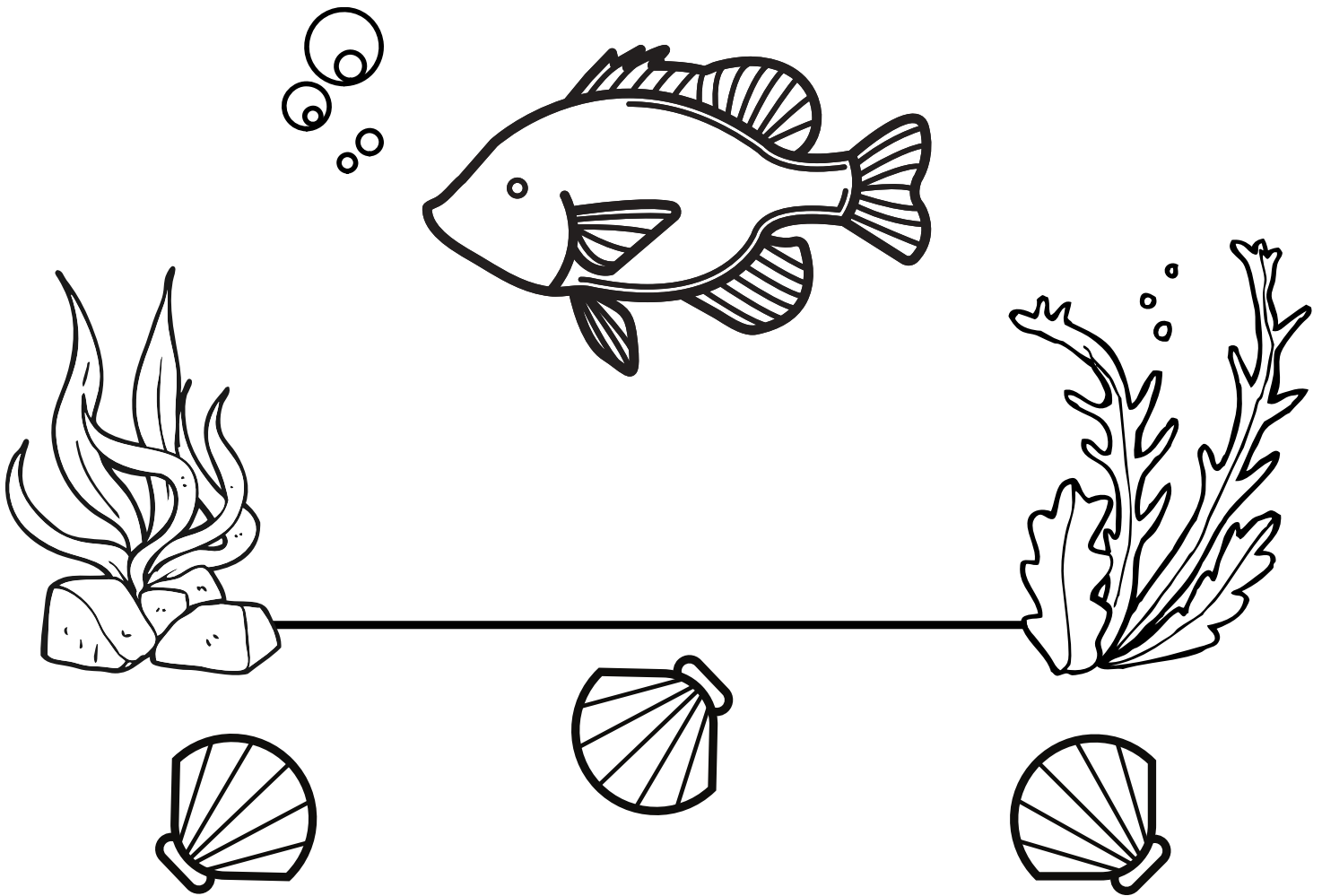
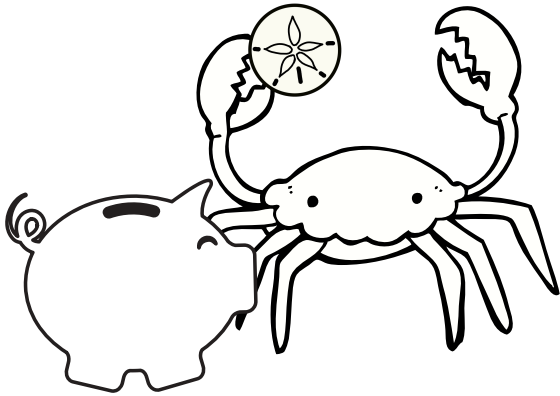


# "Shell"ebrate Savings

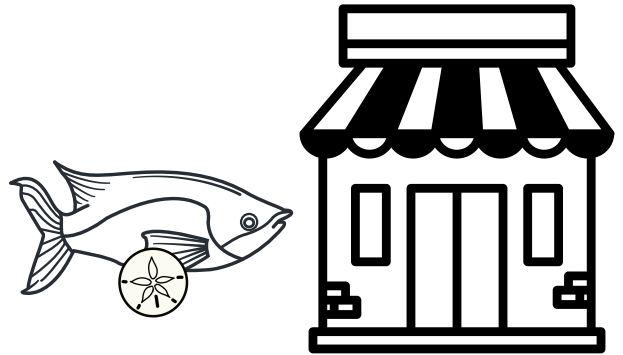


# Money Concepts



## Save

*Don't spend it all at once!  
Put money away to use in  
the future.*



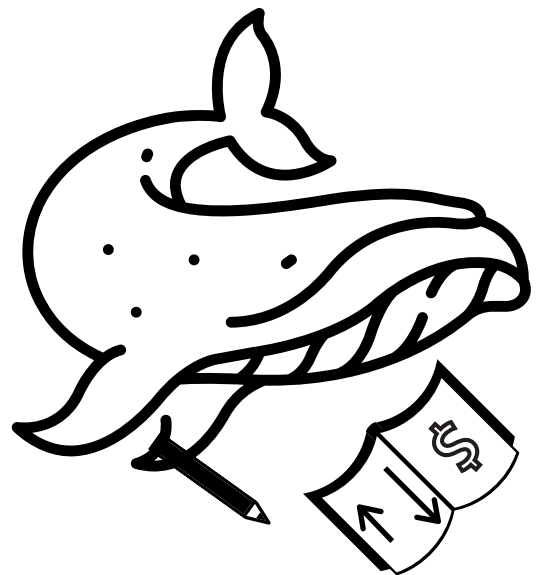
## Spend

*Use your money to buy  
things you want and need.*



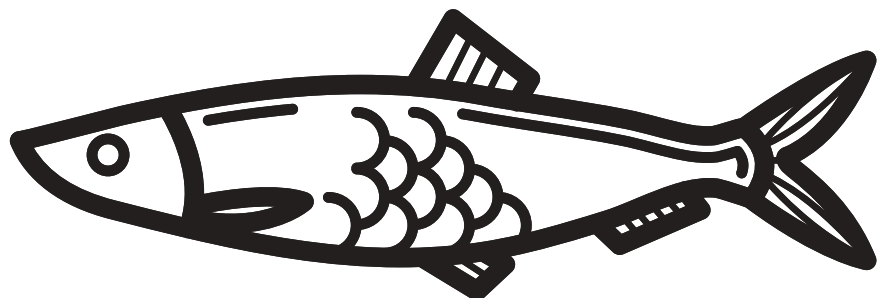
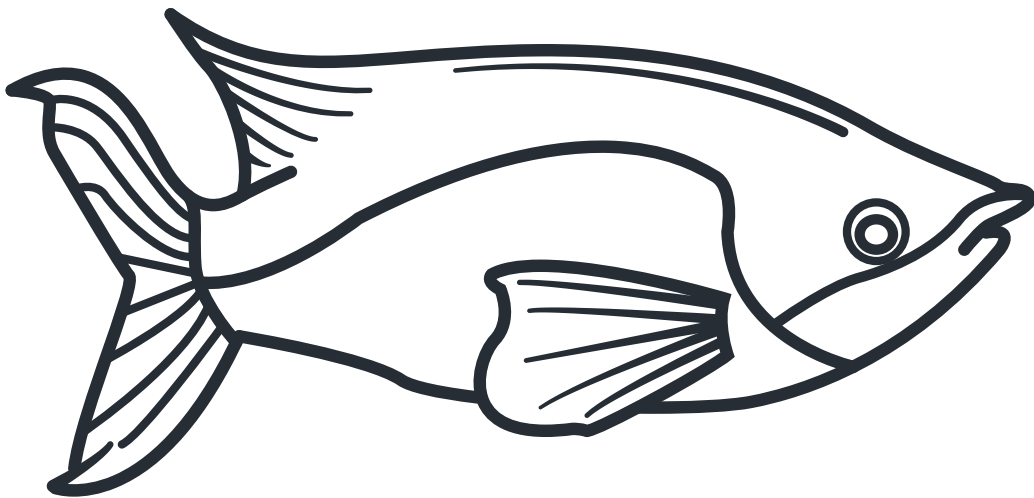
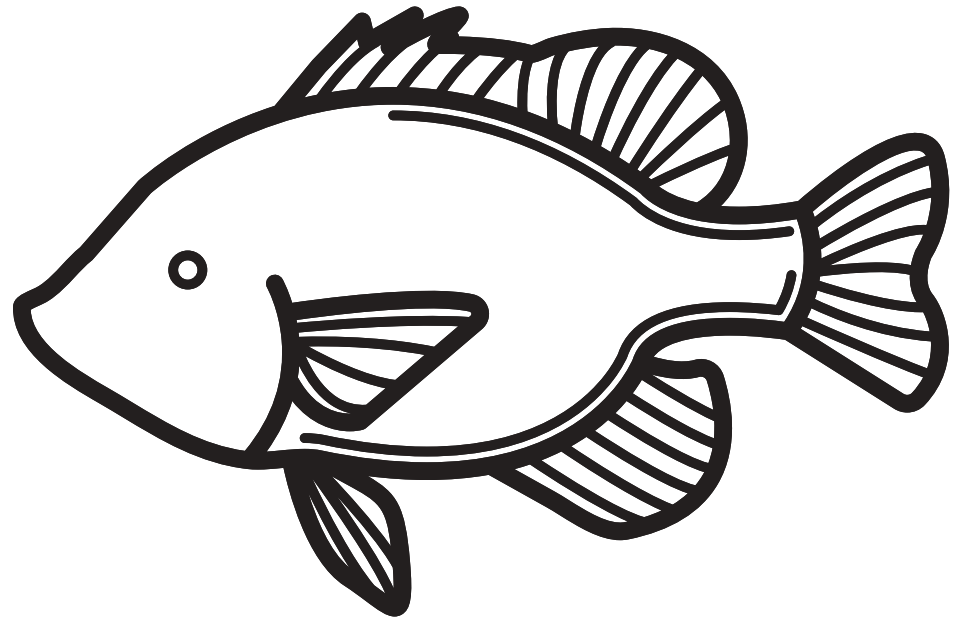
## Share

*It feels good to help others  
when you can.*



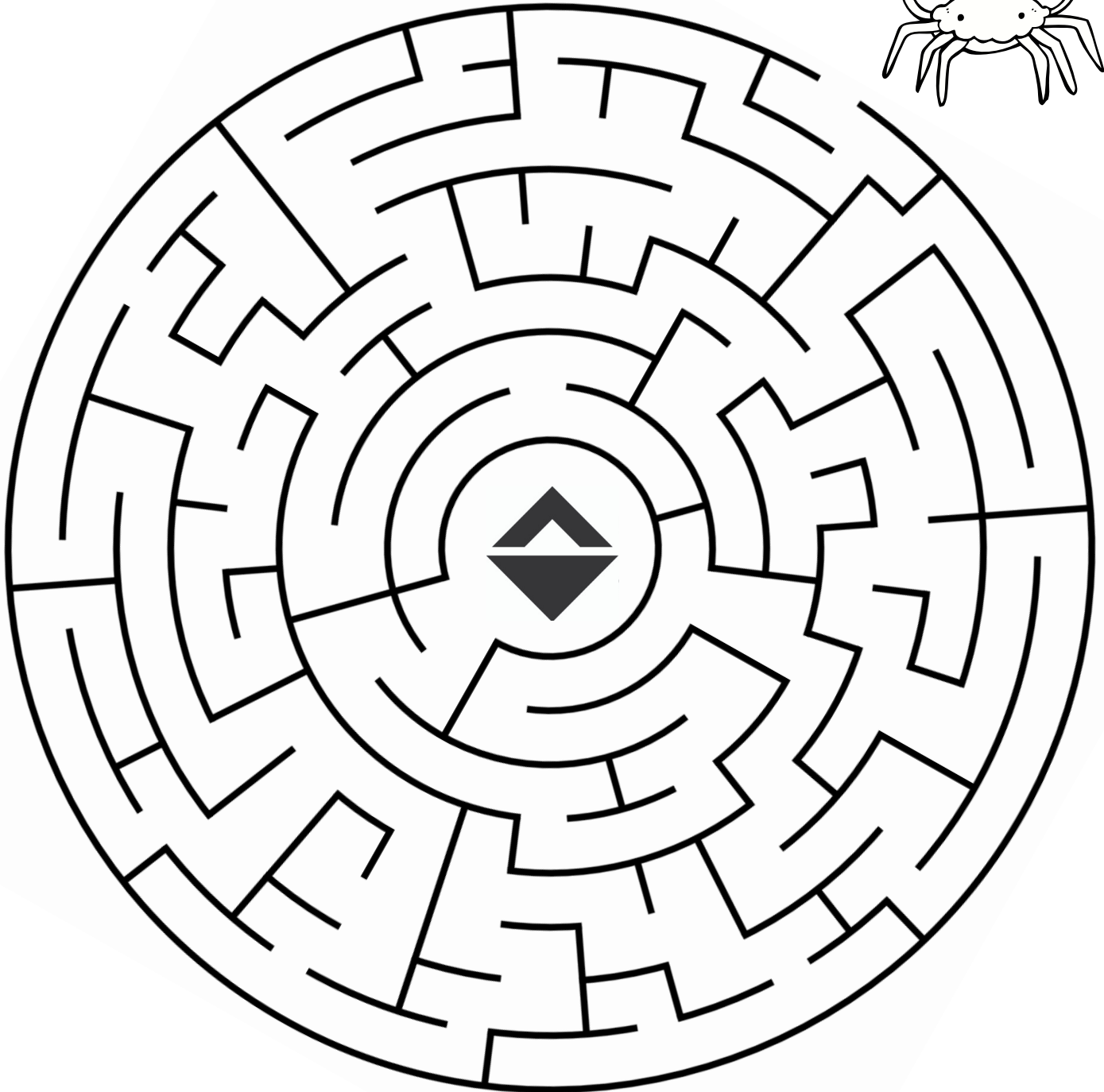
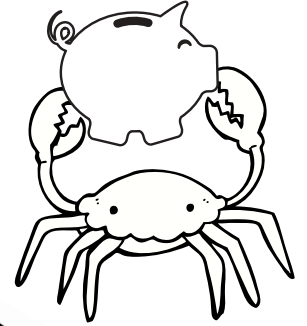
## Budget

*Your money plan — an  
estimate of income,  
saving, and spending.*



# Let's go to SESLOC!

Crabbie's piggy bank is full! Help him get to SESLOC to make a deposit into his savings account.



# Treasure Hunt

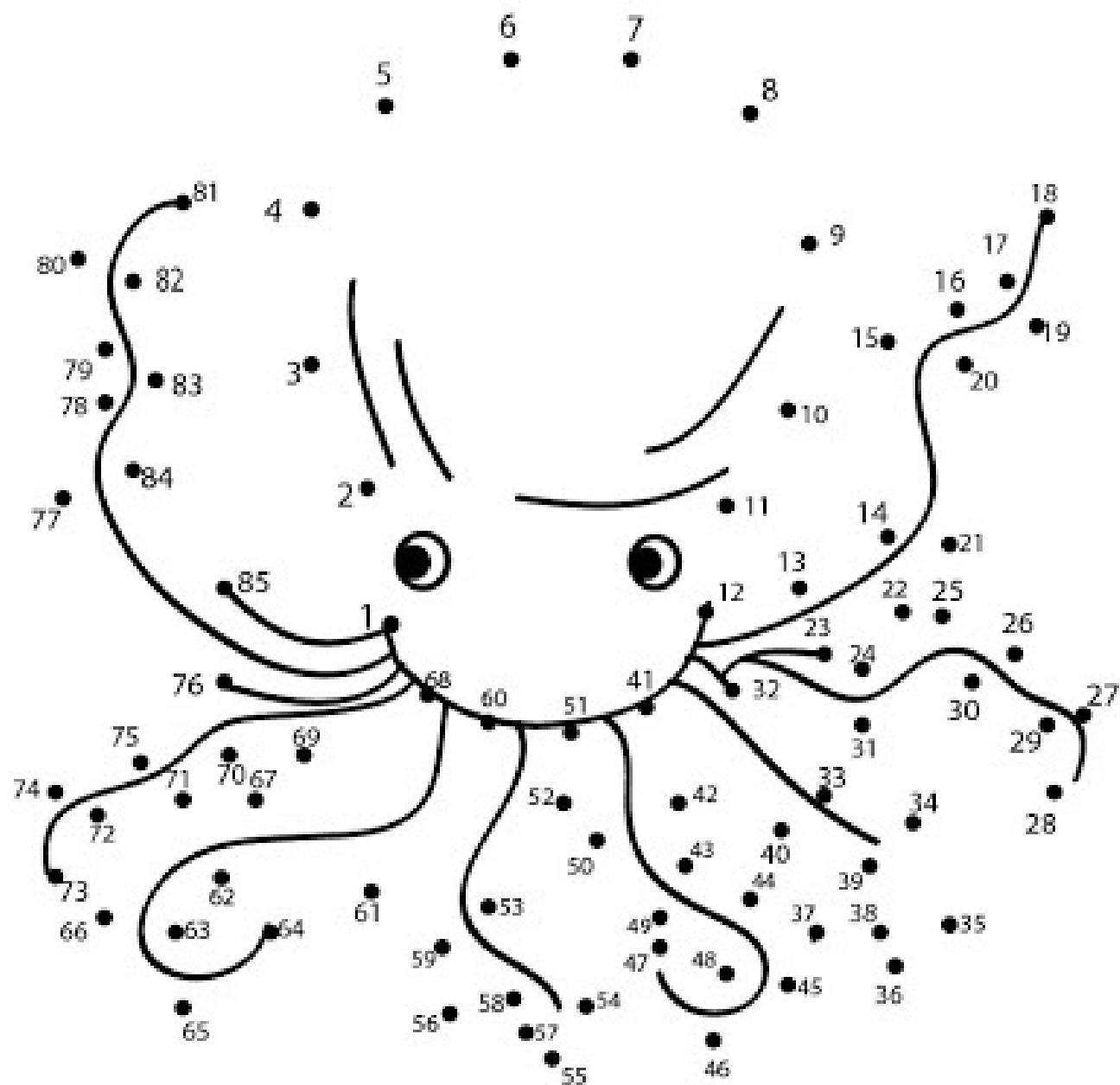
U U O  
 R N P P K K Z W I  
 J B T M A C C P E B Q K Q  
 K H L D K D B R V S S E W A V E C  
 O X V L F F F A V M A E X W Z B L I D  
 P H C N A R B L F B P U N L T H J B O B Z  
 J T E N W F L E V R A H F T Z V T B W Y F  
 J D U J A Z O Y E I M Q E C G R E S U C A L D  
 U L V C K D P W L C H S N Y B C M L B O P L G  
 C A E S G D N Z L H S I O N H M J R S K G Y I S D  
 V Z Z M N D X B E U T I V C E R T I F I C A T E M  
 B Q C A E B V C U Q N W I R F S G P S H P E J A A  
 J X V S B S I K J S U Q O V U E I H Y D R B R U W N U  
 P Y P M C Z I C V T L S H S I F S Y U N E D U J E V B  
 Y H A A M N N U I M S D H N K J V S B E K C S U E E H  
 R D V G T F D B T E R H A X W C A L D N J A V D I  
 T G H X K E S E L T M U L R R S V Z I C S E W C C  
 Q N A D R M B X N A K B G B E M E O V B G R C E T  
 L S C L W V U Z R L H E Z S S N L I P N T B J  
 U N M W J O Z Y B H Y E R I C E M D S I L Q K  
 G M A C E R T E G L L E H S A S C C V W G  
 R X C Q U L N L Y S S B E D L E L D A Z M  
 A H D G O O E L U H P D B D W A O S O  
 N Z N A E C O N C A B M L L H I C  
 G N V L A D K Q R P H L R  
 D B W L V J T K Y  
 E P V

ACCOUNT  
 BRANCH  
 BUBBLE  
 CELEBRATE  
 CERTIFICATE  
 CHECKING  
 CREDIT UNION

DIVIDENDS  
 FISH  
 LOCAL  
 MEMBER  
 OCEAN  
 SAND DOLLAR  
 SAVE

SAVINGS  
 SEA  
 SEAWEED  
 SERVICE  
 SESLOC  
 SHARES  
 SHARK

SHELL  
 TREASURE  
 VALUE  
 WAVE



# Wants & Needs

"Needs" are important, like food and a home.

"Wants" are nice to have, but you can live without.

If you need to save more money, think about the "wants" you can cut from your budget.

Draw a line to connect the "wants" and "needs":

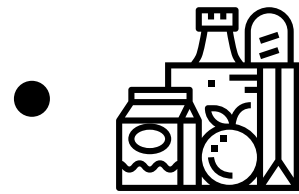
**Needs** ●



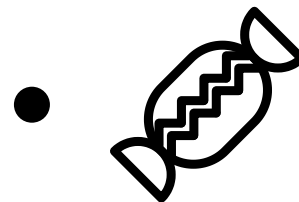
**Needs** ●



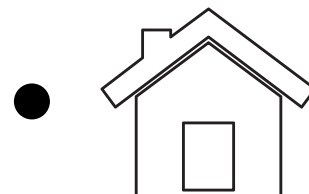
**Wants** ●

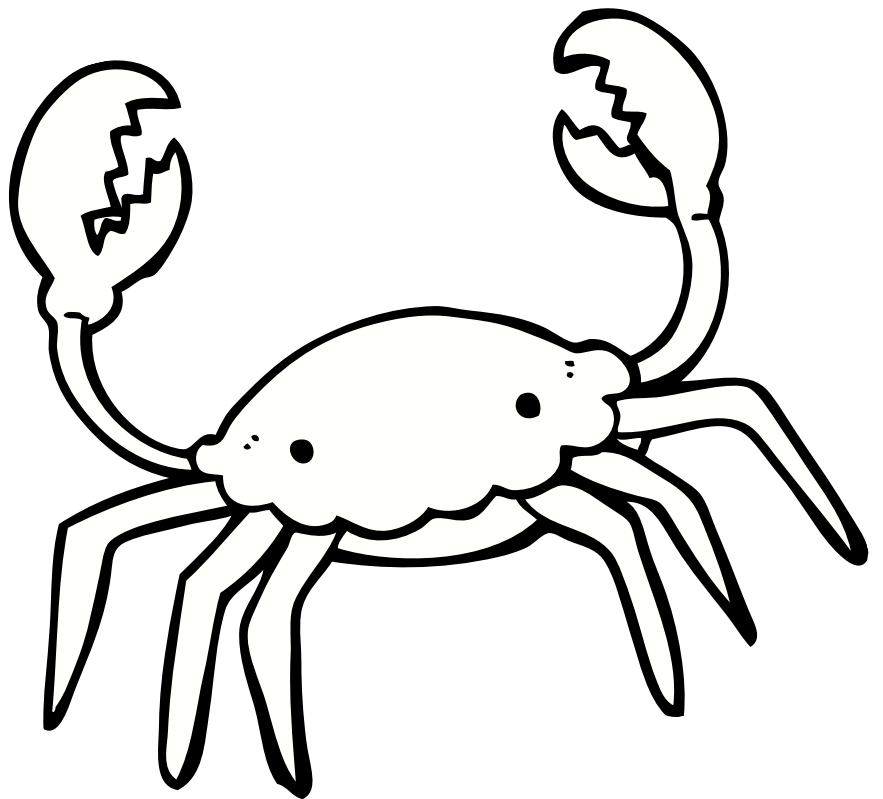
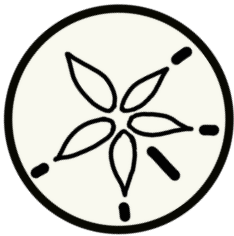
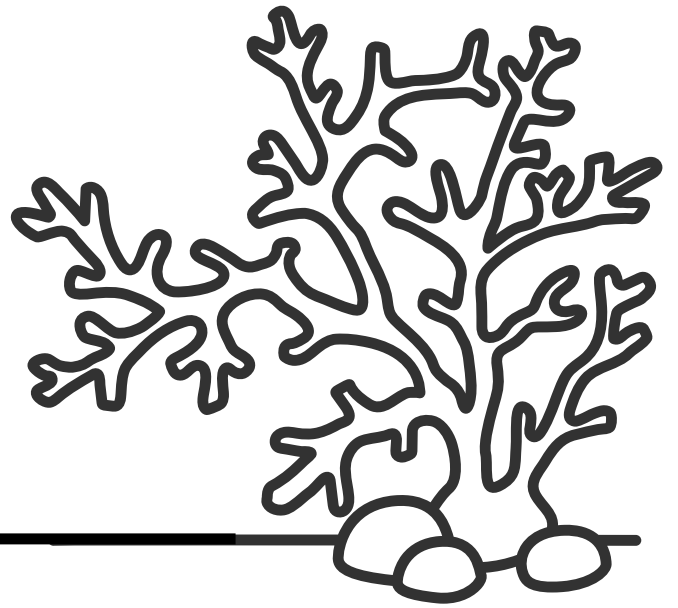
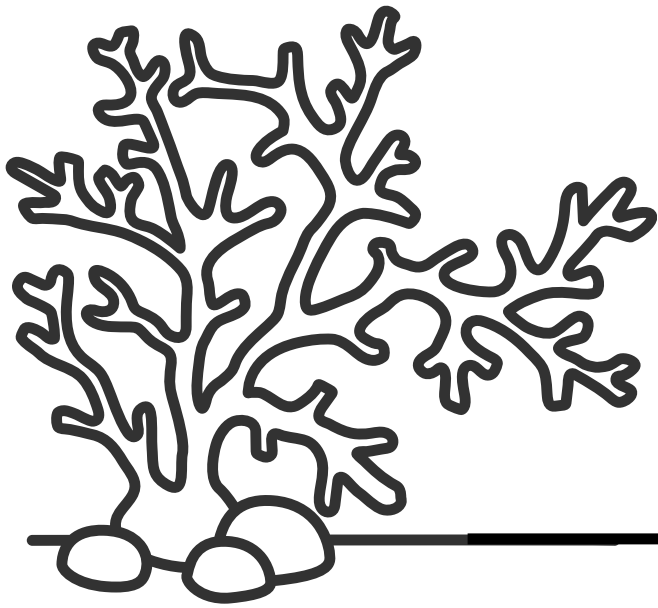


**Needs** ●



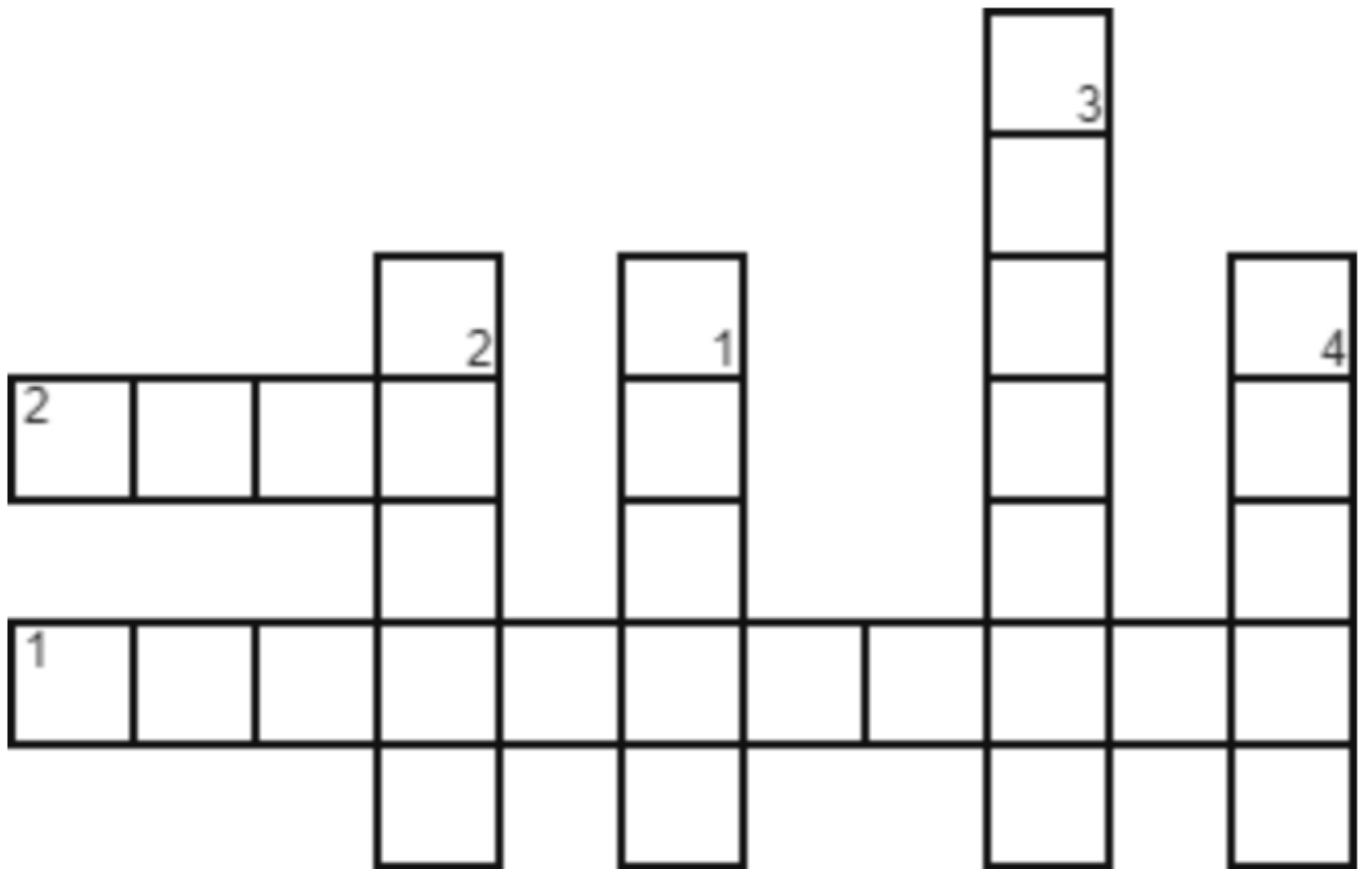
**Wants** ●





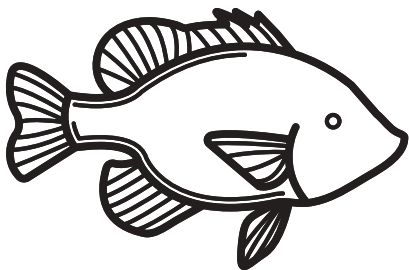


# Credit Union Crossword



## Across

1. SESLOC is a \_\_\_\_\_
2. When you put money away for the future

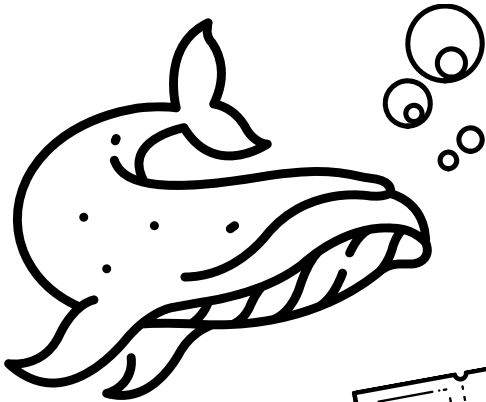


## Down

1. Things that are nice to have but you can live without.
2. Important things you spend money on.
3. When you put money into your account.
4. When you use your money to buy the things you want and need.

# Let's Make a Budget

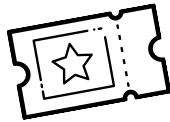
Sally has \$100 this month. How should she spend her money? Circle the items below:



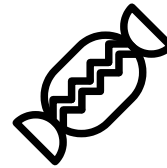
House  
\$30



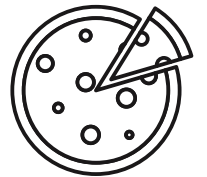
Phone  
\$15



Movies  
\$2



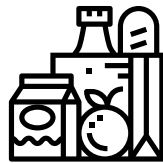
Snacks  
\$3



Pizza  
\$10



Utility Bills  
\$10



Groceries  
\$25



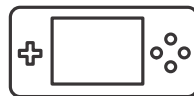
New Clothes  
\$15



New Shoes  
\$10



Save  
\$10



New Game  
\$10



Share  
\$5

Did Sally spend all \$100 or is there money left over?

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What should Sally do differently if she must save \$20 this month?

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